

Certificate Number: 11760-ARE-DE-012694141

Bankruptcy Case Number: 10-49599



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## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 17, 2010, at 5:09 o'clock PM PDT, Alba Martinez completed a course on personal financial management given by internet by 123 Debtor.com, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Arkansas.

Date: October 17, 2010 By: /s/Jennifer L Walter

Name: Jennifer L Walter

Title: Teacher